

Pebbles



Marshalltown High School's Student Newspaper

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Budget Like a Boss!

Money, Money, Money: How to Spend What you Have

Financial Resources

By: Haley Bell

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Do you like having money? Do you want to be able to have enough money and be able to spend it how you want? According to a survey taken by MHS juniors and seniors, 48% do not budget their money.

Financial resources can be found almost everywhere you look. One resource is an app called Mint Life. This app is meant to help you budget your money and also give you tips or remind you how to keep your expenses low; such as turning lights off or unplugging them when they're not in use, knowing how to cook your own meals, or exploring your options on transportation.

According to business and accounting teacher, Rachel Nelson Loupee, financial literacy is basically the backbone of your future. "It's making the right purchasing decisions from now until the end of your time. You have to decide how you're going to use credit, how to finance your college education, how you're going to balance your checkbook, and how you're going to insure yourself. There's just everything in knowing financial knowledge that's every aspect for the rest of your life."

Another resource that may be of use is an app called Wally. The idea behind Wally is that people need the right tools to manage their personal finances. Financial lives are complicated: cash, credit, savings, checking and debt. Wally is a simple, seamless and intuitive tool to manage your personal finances.

Nelson Loupee believes that financial literacy should be a required class that students should take some point throughout high school. "It would be helpful to take the class because by that time you have had a job, a paycheck, and probably started paying for some things. There are a couple states out there that do require financial literacy for graduation at this time."

Nelson Loupee also acknowledged that most banks have some sort of budgeting tool to help. "Wells Fargo has it's own app, there's also H&R Block, which has a financial challenge and budget challenges that you can do. There are a large number of resources that are out there if you just do a basic Google search, there's a lot of them to choose from."

Your first year out of high school you're not going to have a lot of money. Expenses such as college tuition or loans, rent and transportation are just the beginning of where your money is going. Add in personal expenses, utilities and small living expenses; the amount of money you got from your paycheck is down to nothing. Having that financial knowledge helps you understand how to control the money going in and out of your bank account. Even some basic knowledge can keep you out of trouble of spending more than you have.

Sometimes you just don't have enough for the things you need on a monthly basis. Loans are becoming very common, especially if you wish to attend college. Student loans are a loan offered to students, which is used to pay for education-related expenses, such as college tuition, room and board and textbooks. Student loans are broken down into subsidized and unsubsidized. A subsidized loans means that the government pays the interest while you are in school until a six-month grace period after you leave school. An unsubsidized loan means that you are responsible for paying the interest during all periods of the loan.

Getting started in the right direction is something you can do right now! Sign up for those classes and create a budget to manage your money. Students may not have as many expenses as they will in the future, but it is great practice for when they come along.

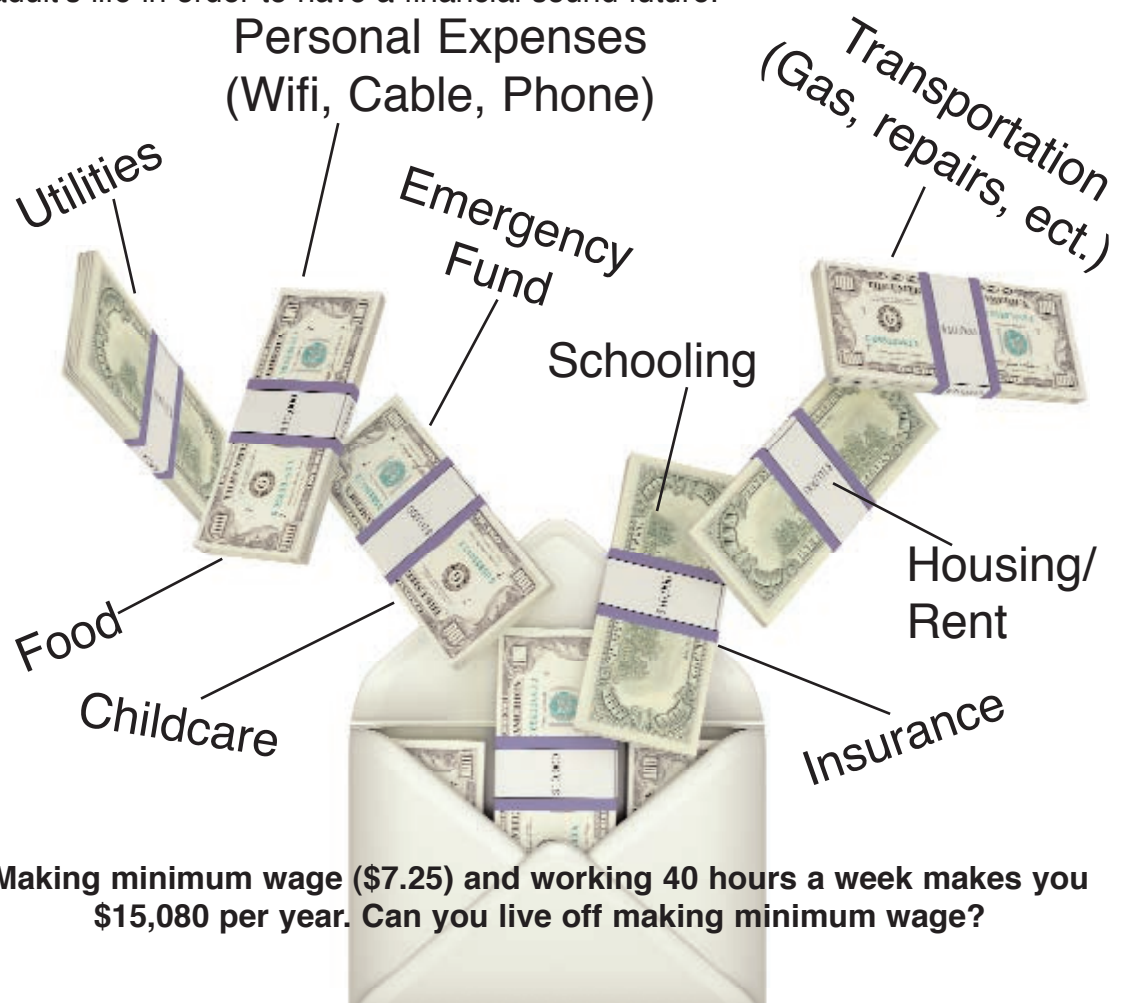
Student debt is a concern for most students attending college in today's world. For those members of the class of 2016 who take out loans for college they will accumulate an average of \$37,172 in student loan debt, so understanding finances is an important part of every aspect of a young adult's life in order to have a financial sound future.

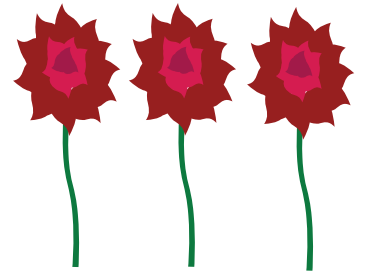
According to a survey taken by MHS juniors and seniors, on average 40 percent of those students have financial knowledge and some experience with expenses.

Nelson Loupee stated that your first year after high school you really need to think about where your money is going and how you're getting your money. "Whether it's a job or a loan, make sure to not rely on credit your first year out. Live within your means at all times."

In the Budget Like A Boss survey students at MHS took, these were the results for what is believed are the important necessities that will need to be paid for once you start living on your own.

Most important: Food Water Internet Clothes Car Payment Phone Payment	Somewhat important: Electricity Garbage TV/Cable Insurance	Other: Magic Cards
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Boy's Basketball



By: Haley Bell

Head Coach: Scott Smith

Record: 3-17

How would you summarize the season?

"I think it's been a success. I know we haven't won as many games as we would like, but we played in one of the most difficult conferences in the state so we almost have to gauge our success in terms of progress and I really think the boys have gotten better."

What event during the season can you look to that made you glad you are a coach?

"Everyday I go to practice - just being around them and seeing the progress they have made, seeing the progress in their character, how they're growing as young men and the choices they are making as well as their progress in basketball throughout the season."

How would you rate the season from one to 10 and why?

"I give it an eight just from the stand point I've seen the progress we've made. Overall it's been a solid year."

What players contributed to the overall success of the team?

"I hate to single any one person out. I just think everybody's contributed in their own way."

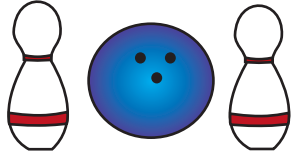
How will players prepare in the off-season for next year?

"After a few weeks I will call each member individually and talk to them about their strengths and weaknesses. We have some open gyms in the spring and summer, we have workouts, and camps."

Goals, hopes, dreams for next year?

"For each individual to get better at the game and improve their skillset."

Boy's and Girl's Bowling



By: Haley Bell

Head Coach: Roger Taylor

Record: Boys 10-0 Girls 4-6

How would you summarize the season?

"Awesome. I am extremely proud and almost giddy with how I feel. The boy's got second in state and the girls having the season they've had, I honestly think that the next couple of years will be amazing for them."

What event during the season can you look to that made you glad you are a coach?

"Everyday. I know that 4:30 am alarm sucks, but I get here and I see the kids and everybody going for it and giving me their attention. It's worth it. It's absolutely worth every minute, every second."

How would you rate the season from one to 10 and why?

"Ten! It touches my heart with the spirit that everybody has and the boys wish they were as happy as the girls when they had a winning season and the girls were improving over the season really says a lot."

What players contributed to the overall success of the team?

"It's a collective group. It has never been the same group and differs each meet. We are a team."

How will players prepare in the off-season for next year?

"A lot of games. I know the boys bowled together all the time last year and I really think that strengthens the foundation. I think if the girls come in and bowl also we can set up a schedule where we have meet ups that would benefit greatly."

Goals, hopes, dreams for next year?

"I want to be able to give the kids the tools and the direction to compliment their own game and give them as much information that I can."

Wrestling



Head Coach: Mike Mann

How would you summarize the season?

Some highlights were the team's second place finish at the Eagle Grove tournament and beating East Marshall at the Alli Morrison Invite.

What event during the season made you glad you are a coach?

Mann said that having Reese Hageman, team captain, finish his wrestling career with 104 wins overall, being a four year starter and two time state qualifier was a highlight for him as a coach this year.

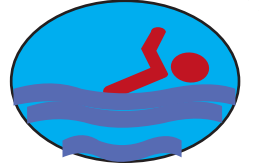
What seniors will you lose to graduation?

Mann commended the four seniors that finished the season; Hageman, Carlos Gomez, Antonio Patricio and Irvin Alcaraz. Mann said that Hageman had the best record for most falls, most take-downs and team points in addition to his other accolades at district and state. Gomez was a two-year starter and finished eight in the CIML and fifth at districts. Patricio lettered as a senior and was a consistent member of the team for four years who "filled in when needed" and this year had the opportunity to go to districts." Alcaraz joined the team his senior year and was able to "win a couple matches and experience what wrestling is about."

Goals, hopes, dreams for next year?

Mann said that 11 of the 14 spots available will likely be filled by returning wrestlers with varsity experience and seven of those are seniors. "We will have a senior dominated line-up and good experience returning next season."

Boy's Swimming



By: Trevor Lewis

Head Coach: Mike Loupee

Record: 5-7

How would you summarize the season?

"I am very content and happy with the season. We had a tremendous amount of improvement, the work ethic was strong, and the guys brought a positive attitude everyday."

What event during the season can you look to that made you glad you are a coach?

"Our district meet was a real highlight this year. All the guys swam great. There are 36 swims in a district meet and we had best times in 35 of them."

How would you rate the season from one to 10 and why?

"I would give the season an eight! We had good work ethic, great attendance and the guys always found a way to make it fun, but we didn't qualify in anything for the state meet."

What swimmers contributed to the overall success of the team?

"We only had 20 guys on the team this year, so everybody was important. We had some great leadership from our seniors: TJ Snyder, Nick Summers and Pom Pinitchan."

How will swimmers prepare in the off-season for next year?

"We tell the guys if they are Bobcats, then they need to be competitors and be out for other sports. At least use the weight room and other resources."

Goals, hopes, dreams for next year?

"First, for our 17 underclassmen to go back out again next season and recruit because a squad of 20 is a small group. Second, I hope the guys come in stronger and in better shape to start the season. Third, is to have some events go to the state meet."

Girl's Basketball



By: Trevor Lewis

Head Coach: Stacy O'Hare

Record: 0-22

How would you summarize the season?

"It was disappointing that we didn't get a win, but overall I am really pleased with the kid's efforts from start to finish."

What event during the season can you look to that made you glad you are a coach?

"The Des Moines Lincoln game; kids played really well and it was probably their best game throughout the season."

How would you rate the season from one to 10 and why?

"If you look at our winning record, it would have to be a zero, but looking at improvement and how the kids responded to adversity, I would say we were definitely at a 10!"

What players contributed to the overall success of the team?

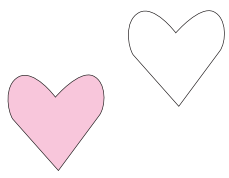
"The seniors have all contributed either on or off the court through their leadership. Aspen Chadderdon is a great leader for the team and she is a key player as she has played a lot of varsity."

How will players prepare in the off-season for next year?

"We will have four kids that will return as varsity players. The players will need to put time in during the summer and come to workouts in the morning. They need to be scrimmaging on Sundays and play a lot of basketball."

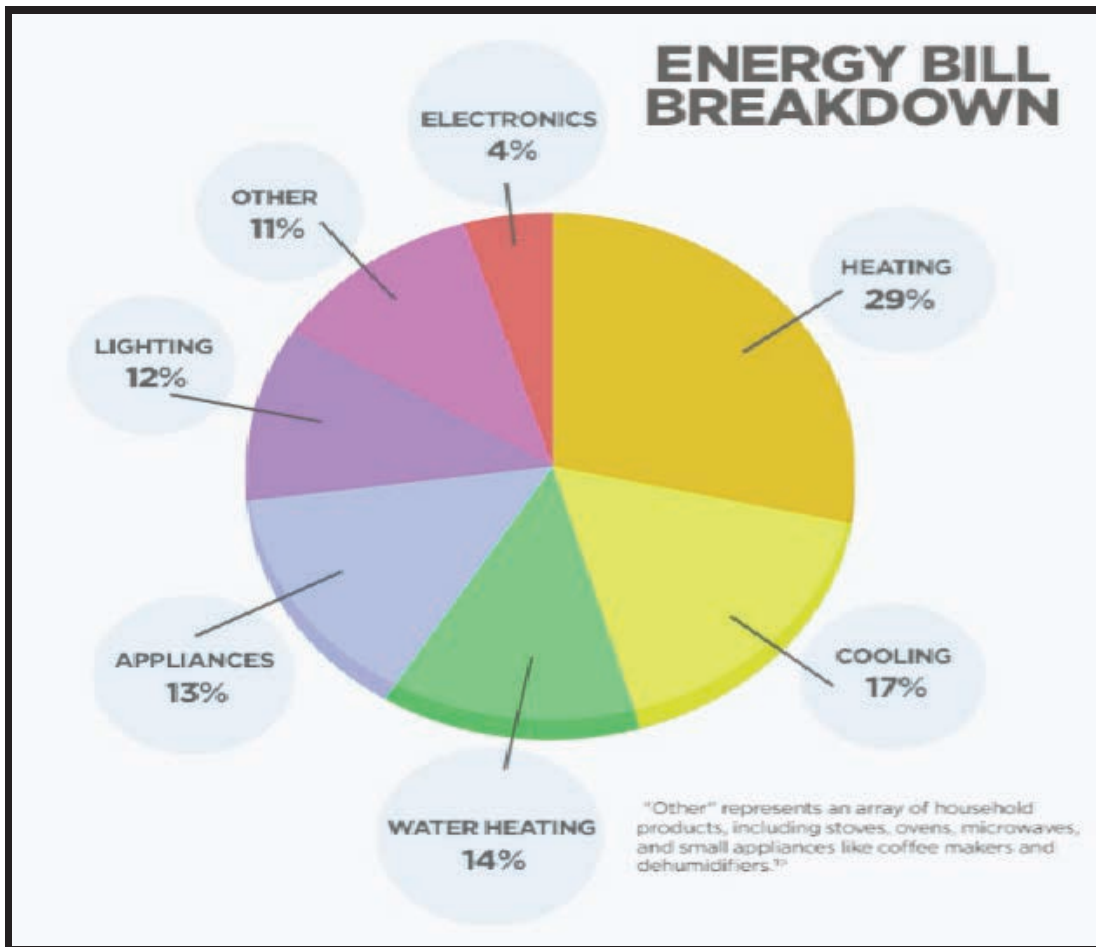
Goals, hopes, dreams for next year?

"Hopefully get some wins, improve and continue to compete."



February 28, 2017

Lifestyle



Iowa is the **9th** cheapest state to live in the United States!¹

HOMEOWNERS INSURANCE

Homeowners insurance protects you from disasters like:

- THEFT
- NATURAL DISASTERS
- PERSONAL INJURY
- FIRE

Living in Iowa gives you more bang for your buck. The adjusted value of **\$100** in Iowa is \$111.73 vs. \$85.32 in Hawaii!⁸

Pre-order your 2017 yearbooks now!

*You can pay for your yearbook in three easy installments.
*Order online at jostensyearbooks.com or pay with check or cash in the MHS main office.

[Bobcat Pride 2017]

Recipe of the Month

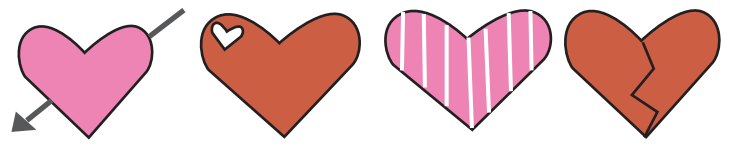
Meatball Sub Casserole

By: Haley Bell
Ingredients: 1 loaf french bread, cut into 1 inch thick slices, toasted
1 (8 oz) package cream cheese, softened
1/2 c mayonnaise
1 tsp Italian seasoning
1/4 tsp pepper
2 c shredded mozzarella cheese, divided
1 lb package fully cooked frozen meatballs, thawed
1 (28 oz) jar pasta sauce

Step 1: Preheat oven to 350 degrees.
Step 2: Arrange bread slices in a single layer in an ungreased 9x13 baking dish. Fill in gaps with smaller chunks of bread.
Step 3: In a bowl, combine cream cheese, mayonnaise and seasonings. Spread mixture over bread slices. Sprinkle with 1/2 cup shredded mozzarella cheese
Step 4: Gently mix together pasta sauce and meatballs. Spoon over cheese. Sprinkle with remaining cheese.
Step 5: Bake uncovered for 30-35 minutes

- ### Results of Photo Scavenger Hunt in January
- A) Taylor #4 County School House on N. 2nd Ave.
 - B) Mural on the side of Zenos Pizza restaurant
 - C) Little boy golfer statue outside the country club
 - D) The elephants from 1st Rate Real Estate
 - E) Arrow paintings in the alley uptown
 - F) Echo Sculpture on 13th Street
 - G) Pond Statues at the Fisher Community Center
 - H) Chicken sign ontop Cecil's cafe

Pebbles is Now on Twitter!
Follow us to keep up to date on current issues
@MHSpebbles



Bobcat Angle

NOTE: Bobcat Angle is an opportunity for MHS students to celebrate accomplishments, successes and share ideas. In upcoming issues, the Pebbles Staff will highlight new writers sharing their angle on a story of interest to the MHS staff, students and the Marshalltown Community.

Hageman Finishes MHS Career with 69-29 Record

By: Bennett Hageman

Marshalltown Senior Reese Hageman completed his wrestling career at Marshalltown High School compiling the most falls, most takedowns and team points in his final season as a Bobcat wrestler. In addition, he earned his 100-career win in his first match of the CIML district conference tournament. Hageman finished the tournament with fifth place honors and posted a varsity record of 69-26.

Hageman said about his milestone win, "It is a big accomplishment and I set the goal my freshman year. I've spent a lot of time in the (wrestling) room over my four years at MHS. All the time that I put into wrestling was definitely worth the reward of getting my 100th win," Hageman said.

Hageman said that he felt his performance at districts was good because he was up against competitive wrestlers in a tough conference. "Going into the conference tournament I had set my goals higher. There were a lot of good wrestlers there and it is always a good meet to be at for the competition and the atmosphere."

Hageman ended his wrestling career at MHS qualifying for the state tournament for the second year in a row. He won his first match with a 5-2 decision over Caleb Kingery of Lewis Central and concluded his season with a controversial 12-8 loss to Shawn Brown of Des Moines Lincoln.

As a senior, Hageman reflected on his time as an athlete at MHS. "I was sad when I realized how much I missed football when it was over and it is the same for wrestling. As a freshman you think about how the season is, but as a senior you wish it could last forever. I have wrestling since I was 5 years old. Going to practice and meets every weekend made me really love this sport and set my goals high. I have been with Coach Mann and Coach Miller my entire high school career and will look up to them a lot." Hageman said that the end of the season was a sad day for him.

Future plans for Hageman are undecided at this point. "I'm not sure if I want to play a sport or just attend school."

Budget Like a Boss Survey Answers

NOTE: MHS Juniors and Seniors were given a survey about their general financial knowledge in homeroom. The correct answers to the survey questions are as follow:

Q. What is the average monthly rent in Marshalltown for an apartment?

A. \$525.00.

Q. What is the average monthly amount a single person spends on food?

A. \$265.00

Q. What is the average monthly amount paid for childcare for one child?

A. \$560.00

Q. What is the average monthly amount paid for transportation expenses (gas, insurance, repairs – including a car payment on at \$12, 000 vehicle)?

A. \$565.00

Q. How many type of insurance are there that people should have as young adults?

A. Four different types – Health, auto, renters or home and life.

Q. How much are the average monthly bills for utilities (water, electric, gas, garbage service)?

A. \$215

Q. How much is the average monthly smartphone bill for one line and 5GB of data?

A. \$80.00

Q. How much will someone make in a year if they make minimum wage (\$7.25) and work 40 hours a week?

A. \$15,080.00

Time to Think About Next School Year

Graduation Requirements

22 total credits required
.5 credit = 1 semester

English – four credits
Math – three credits
Science – three credits
Social Studies – three credits
PE – two credits
Electives – seven credits

New Counseling and Administration Assignments for the 2017 – 2018 school year

9th grade: Mr. Fitzgerald (counselor);

Mrs. Holesapple (admin.)

10th grade: Mrs. Arevalo (counselor);

Mr. Terrones (admin.)

11th grade: Mrs. Corson (counselor);

Mr. Boliver (admin.)

12th grade: Mrs. Edel (counselor);

Mrs. Wyant (admin.)

PEBBLES

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Pebbles is published to inform, educate and entertain the students and faculty of Marshalltown High School.

Letters to the editor are welcomed, and should be delivered to room 212 or mailed to MHS in care of the Publications department.

Letters should be signed, but anonymity may be granted on case to case basis. The Pebbles Staff reserves the right to edit all letters.

Unsigned editorials represent the majority opinion of the Pebbles staff. Signed commentaries represent the opinions of the writer and do not necessarily reflect the views of the Pebbles Staff.

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